

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

Des Main  
FILED  
9/15/22 9:05 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re: : Case No.: 22-20297-TPA  
Paul A. Novak : Chapter: 13  
: :  
*Debtor(s).* : Date: 9/14/2022  
: Time: 10:00

**PROCEEDING MEMO**

**MATTER** #32 MFRS and Co-Debtor Stay by Deutsche Bank National Trust  
#38 Resp. by Debtor

**APPEARANCES:**

Debtor: Paul W. McElrath  
Trustee: Ronda J. Winneccour  
Deutsche Bank: Denise Carlon

**NOTES:**

McElrath: If the case is dismissed I don't believe we can refile at this time.  
Carlon: We have not begun foreclosure actions yet.  
Winneccour: Debtor hasn't made a payment since May, recommending dismissal without prejudice.

**OUTCOME:** GRANTED / MOE  
Trustee's oral Motion for dismissal without prejudice is GRANTED.

  
dak